Cease 19407671 Peraim 23-1 Filed 26/14/14/14/14 Interest 06/14/16/16-16-19 Page 1 Fage 1 of 8

UNITED STATES DANKRUPT	CY COURT NORTHERN DISTRICT	OF ILLINOIS	PROOF OF CLAIM
Name of Debtor: Jennifer Macayra-Rabino	Case Number: 14-11071		
NOTE: Do not use this form to make a c	 laim for an administrative expense that arises	after the bankrupto	vy
iling. You may file a request for paymen	t of an administrative expense according to 11 tity to whom the debtor owes money or proper	U.S.C. § 503.	
PNC BANK N.A.	they to whom the debtor owes money or proper	<i>.</i> y).	
Name and address where notices should	he conti		COURT USE ONLY Check this box if this claim amends a
PNC Bank, National Association	oc sent.		previously filed claim.
P.O. Box 94982 Cleveland, OH 44101			Court Claim Number:
Γelephone number: 1-866-622-2657			(If known)
•	email: 69910		Filed on:
Name and address where payment should	d be sent (if different from above):		
Telephone number:	email:		
		#### TOP 11	
. Amount of Claim as of Date Case l	Filed: \$ 36,089.92		
fall or part of the claim is secured, com	plete item 4.		
fall or part of the claim is entitled to pri	iority, complete item 5.		
Ch - 1 d-:- 1 : : : : : : : : : : : : : : :			
Meneck this box if the claim includes if	iterest or other charges in addition to the princ	ipal amount of the	claim. Attach a statement that itemizes interest or
	nterest or other charges in addition to the princ	ipal amount of the	claim. Attach a statement that itemizes interest or
charges.		ipal amount of the	claim. Attach a statement that itemizes interest or
charges. 2. Basis for Claim: MONEY LOANEI (See instruction #2))		
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B10 (Official Form 10) (04/13)			
7. Documents: Attached are redacted copies of any documents of running accounts, contracts, judgments, mortgages, security a agreement, a statement providing the information required by FR documents providing evidence of perfection of a security interes Claim Attachment is being filed with this claim. (See instruction DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS are not available, please explain:	greements, or, in the case of a claim label 3001(c)(3)(A). If the claim is seet are attached. If the claim is secured #7, and the definition of "redacted"	pased on an open-end or revolving opered, box 4 has been completed, as by the debtor's principal residence,	consumer credit nd redacted copies of
8. Signature: (See instruction #8) Check the appropriate box. ☐ I am the creditor. ☐ I am the creditor's authorized agent.	or their authorized agent.	☐ I am a guarantor, surety, indor (See Bankruptcy Rule 3005.)	
I declare under penalty of perjury that the information provided	in this claim is true and correct to the	best of my knowledge, information	n, and reasonable belief.
Print Name: KELLY YUZWA Title: POC Specialist Company: PNC Bank, N.A.	/s/ KELLY Y	/UZWA	4/18/2014
Address and telephone number (if different from notice address	above): (Signature)		(Date)
Telephone number: email:			
	4- \$500 000 on immigranment for un	to 5 years or both 19 II S C 88 15	2 and 3571

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor: State only the last four digits of the debtor's account or other number used by the

creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the

claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a). If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent.

If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

B10 (Official Form 10) (04/13)

DEFINITIONS

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was

Secured Claim Under 11 U.S.C. § 506 (a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or certificate of title, financing statement, or other a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.

A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a

Claim Entitled to Priority Under 11 U.S.C. § 507

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, document showing that the lien has been filed or

INFORMATION

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system

(www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

POC ATTACHMENT NON REAL ESTATE

Debtor Name:

Jennifer Macayra-Rabino

Case Number:

<u>14-11071</u>

Principal \$35,927.65

Interest \$125.40

Late Charges \$36.87 3/3/14

Fees

NSF

Repo/ Sale

PAYMENTS \$2,270.64 See Attached

TOTAL \$38,360.56

INSTALLMENT PAYMENTS DUE

DEBTORS NAME:

Jennifer Macayra-Rabino

CASE NUMBER:

14-11071

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03/19/14	\$ 679.82
02/19/14	\$ 679.82
01/19/14	\$ 679.82
12/19/13	\$ 231.18

TOTAL \$

2,270.64

reditor-Seller (Name and Address)
INTERNATIONAL IMPORTS LLC.
8031 155TH STREET
TINLEY PARK, IL
60477 Company of the state of the sta You, the Buyer (and Co-Buyer, If any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit for the deferred payment price under the agreements on the front and back of this contract. You agree to say the Creditor - Seller (sometimes "we" or "all this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. If any amount remains unpaid filtered days after the final payment due date, we will assess finance charges on the unpaid balance at the Armual Perchange Relate shown in the Truth-in-Lending Disclosures. We will figure your finance charge on a daily basis. The Truth-in-Landing Disclosures below are part of this contract. and Model Year Odometer Personal, family, or household unless otherwise indicated below SUBARU USER 2012 7720 JF1GV8J62CL002259 FEDERAL TRUTH-IN-LENDING DISCLOSURES
FINANCE
CHARGE
The dollar
and street of cost you.

To you'r behalf. UMAGE (SEE HO IS Total Sale
Price
The total cost of
your purchase on
credit, including
your down ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. ance to Single or certifi-describe your d ymeni of 0.00_{is} 44861.0 the terms and conditions. 44861.04\$ 4.90 6138. 38722. Check the insurance you want and sign below:
Optional Credit insurance
Credit Life: Buyer Co-Buyer Both
Credit Disability: Buyer Co-Buyer Both Your Payment Schedule Will Be Number of Amount of ount of When Payments
ments Are Due

623.07 Monthly beginning 06/19/12 Credit Life \$ N/A nsurance Company Name ____ Late Charge. If payment is not received in full within __19__ days after it is due, you will pay a late charge of \$ ____10__ or 5% of part of the payment that is late, whichever is Horne Office Address N/A N/X

CREDIT LIFE INSURANCE AND CREDIT DISABILITY
INSURANCE ARE NOT REQUIRED TO OBTAIN
REPORT. You recision to bye or not buy orded the
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choose his insurance, the could a brown in here Avi o'the
mountage of American Femanced, Cedit is insurance is
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may not by all you ove on his continuit if you make alle
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may greater.
Prepayment. If you pay off all your debt early, you will not have to pay a penalty.
Security Interest. You are giving a security interest in the vehicle being purchased.
Additional Information: See this contract for more information including information abordagin information abordagin information abordagin information abordagin information abordaging information and information and information abordaging information aborda ITEMIZATION OF AMOUNT FINANCED 1696 . 01 sales tax) \$_33696.01₍₁₎ Cash Price (including s 1696.
Total Downpeymed 2005 NISSAN
Trade-in (Year) (Make) PATHFINDER (Model) Gross Trade-in Allowance Less Pay Off Made By Seller -2900.00 Equals Net Trade in W/A + Cash N/A Other Optional insurance

N/A
Type of insurance
Te (If total downpayment is negative, enter "0" and see 4K below) \$ 33696.01(3) 3 Unnaid Balance of Cash Price (1 minus 2) Unipard deature of Clash Price (in minus 2)

Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to
Insurance Company or Companies.

Life S N/A N/A N/A Disability

B Vendor's Single Interest Insurance N/A Term N/A Paid to Insurance Company

C Other Optional Insurance Paid to Insurance Company or Companies Other Optional Insurance
Optional Gap Contract
Official Fees Paid to Government Agencies
to N/A for N/A
to N/A for N/A
tor N/A N/A 795.00 N/A Insurance Company Name H/A

Other optional insurance is not required to obtain credit. Yet design to buy or not buy other optional insurance will not be a factor in the credit approach lineurance will not be provided unless you sign and agree to pay the extra cost. N/A Government Taxes Not Included in Cash Price vernment License and/o LICENSE FEE 25.00 25.00 95.00 161.39 I want the optional credit insurance and the other insurance checked above. H Optional ERT Fee Paid To Government Certificate of Title Fees JOVENNEMINE LIMITIZED OF THE PRESS TO THE PRESE TO THE PRESS TO THE PR X N/A Buyer Signature THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS. describe purpose.) | SERVILLE CUNTRACT for SERVILLE CONTRACT for SERVILLE CONTRACT for SERVILLE CONTRACT for SERVILLE CONTRACT for N/A SERVIL 2900.00 1025.00 You understand that Setler or its affiliates, or any holder of the contract or its affiliates, may receive consideration or smething of value in connection with the sale of insurance purchased with this retail installment contract. □ VENDOR'S SINGLE INTEREST INSIPANCE (NSI Insurant), if he preceding bots in check, the Conthor regulars (SI) insurant, if he preceding bots in check, the Conthor regulars (SI) insurance late in late in the contrast type of the Conthor regular (SI) insurance late in SI insurance SI insuranc for N/A N/A \$ 5026.39 (4) \$ 38722.40 (5) IO N/A Total Other Charges and Amounts Paid to Others on Your Behalf OPTION: 🗌 You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A , Year ... , SELLER'S INITIALS ... N/A Returned Cheek Charge: It any check or other dealt you give us is dishonered, you will pay us a charge of \$25 or, at our option, an amount in excess of \$25 for our costs and expenses, including resonable altimys's base incurred in collection of the check or which will be precised to the check of the check or which will be precised to the check of the check or which will be precised to the check of the che ☐ If this box is checked, the following late charge applies to vehicles purchased primarily to N/A OPTIONAL GAP CONTRACT. A pap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the entra charge. If you to buy a gap contract, the charge is shown in item 40 or he termination of Amount Resorced. See your gap contract for deals on the wirms and conditions it provides. It is a part of this contract.

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GAP PROTECTION GAP PROTECTION

Name of Gap Contract want to buy a gap contract. Buyer Signs X Japanagar Latrio NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales. The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge. HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change so this contract must be in writing and we must sign it. No crail changes are binding. Buyer Signs X DA Co-Buyer Signs X N/A if any part of this contract is not valid, all other parts stay valid. Way for yellow for the first thind entired in any of our rights under this contract without losing them. For example, we may entered the time for making some payments without extending the rime for making others. See back for other important agreements. See back for other important spreaments.

Notice to the buyer.

1. Do not sign this agreement before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge. You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

RETAIL INSTALLMENT CONTRACT Date 05/05/12
Co-Buyer Signs V N/A

Date 05/05/12
Co-Buyer Signs V N/A

Date 05/05/12
Co-Buyer A Sporper is a person who agrees to be primarily responsible for paying the entire debt and who (1) actually receives the vehicle or (2) is a parent or spouse of the buyer, or (3) will be listed as an owner of the vehicle's title. By signing above, the or-buyer confirms that the or-buyer is a person of reposes of the buyer, or will be listed as an owner on the vehicle or expert is a person or expect will be yet; or will be listed as an owner on the vehicle or subject will be supported by the person of the vehicle or will use it. The vehicle title. Guarantor A guarantor is a person who may be responsible for paying the entire detriff we cannot collect the amount owed from the buyer and any co-buyer.

Guarantor Signs X N/A

Date

Address

Hereby guarantee the collection of the above described amount upon failure of the seter named herein to collect said amount from the buyer named herein. I also consent to the Creditor having a security interest in the vehicle.

Other Owners An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this Contract.

All A

* K - 3 * *		CERTIFICA	ATE OF	TITLE OF A	VEHICLE:	- Janka Cal	
VEHICLE IDENTIFICA JF1GV8J62CL00 JF1GV8J62CL0)2259		AKE BARU	MODEL IMPREZA WR		TSTYLE .	TITLE NO.
DATE ISSUED 06/05/12	ODOMETER 7720 7720	ССМ	MOE	BILE HOME SQ. FT.	PURCHASED 05/05/12 USED)	TYPE TITLE ORIGINAL
MAILING ADD	RESS			1	J*	LEGEND(S)	
		,		/	A	CTUAL MILEA	GE
PNC BAN 2730 LIBE PITTSBUI		04					`
	CAYRA RABINO	\					· · · · · ·
236 STRATHMO BLOOMINGDAL							
FIRST LIENHOLDE PNC BANK NA 2730 LIBERTY A PITTSBURGH P		ess				,	,
SECOND LIENHOL	DER NAME AND ADD	RESS					ains.

	\	×		1			
	The Lienholder on	the vehicle described	RELEAS of in this Certificate	SE OF LIEN o does hereby state that the	ne flen is released and	l discharged.	
· ·	Firm Name)	By	Signature of Author			Date
	The information below must b	e on an application f	or title and prese	nted to the Secretary of S	late.		
Secured Party:						+5	· · · · · · · · · · · · · · · · · · ·
	we requires that you state the n)	ASSIGNM	ENT OF TITLE		se statement may res	sult in fines and/or imprisonmen
ODOMETER RES		1. The milea	nge stated is in e neter reading is	hicle unless one of the fol xcess of its mechanical not the actual mileage. IR DISCREPANCY.	limits. "If the vehicles no man	nis vehicle is one of cles owned by me, i of damaged in exce	more than 5 commercial certify also that the vehicle ass of 33 1/3% of its fair-document is accompanied."
•	odometer certification made by	y seller.			DATE OF SALI	.	
Signature(a) of Buyer(a)	I Jesse White, So records on file v	eon which is su	iblect to the a	of Illinois, do hereby entity named hereor bove named liens a MY SIGNATURE A IOIS AT SPRINGFII	nd encumbrance	s. It anv	
	CONTROL NO.			De	esse W	lite	
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UST BE COMPLETED		TITLE SHOW	O NOT DETA	ERASURES, ALT		R MUTILATIO	ons.

Complete Address of River

Complete Address of Saller



CERTIFICATE

The undersigned, Janet L. Deringer, Assistant Secretary of PNC Bank, National Association does hereby certify as follows:

- 1. National City Bank was a wholly owned subsidiary of National City Corporation.
- Effective December 31, 2008, National City Corporation merged with and into The PNC Financial Services Group, Inc. and National City Bank became a wholly owned subsidiary of The PNC Financial Services Group, Inc.
- 3. Effective as of November 6, 2009, National City Bank and pursuant to approval granted by the United States Office of the Comptroller of the Currency (as evidenced by the official certification dated November 6, 2009 attached hereto as Exhibit "A"), was merged with and into PNC Bank, National Association.
- PNC Bank, National Association is a duly organized and existing national banking association (Charter Number 1316) and wholly owned subsidiary of PNC Bancorp, Inc. (a wholly owned subsidiary of The PNC Financial Services Group, Inc.), having its main office located at 222 Delaware Avenue, Wilmington, Delaware 19801 and using federal Employer Identification Number 22-1146430.

IN WITNESS WHEREOF, the undersigned has hereunto set her hand and affixed the seal of this Association this 6^{th} day of November, 2009.

Janet L. Deringer



Member of The PNC Financial Services Group One PNC Plaza 249 Fifth Avenue Pittsburgh Pennsylvania 15222 2707

